

United States District Court Western
District of Pennsylvania

Martha Fenchak Bell
plaintiff

v

Loandepot.com LLC
defendant

FILED

JUN 18 2019

CLERK U.S. DISTRICT COURT
WEST. DIST. OF PENNSYLVANIA

19-715

COMPLAINT FOR VIOLATION OF TITLE X
OF DODD-FRANK ACT

And Now, This 6th day of June 2019 Plaintiff brings an action before this Honorable Court to find the Defendant Loandepot guilty of providing a "predatory loan" in the issuing of a mortgage in the amount of \$153,000⁰⁰ on the property located at 204 Castle Drive West Mifflin, Pennsylvania 15122 to Plaintiff Martha Fenchak Bell.

This Court is vested with the authority to hear this petition based on the passage of the Dodd Frank Act passed by Congress in response to the predatory acts of Mortgage lenders targeting individuals who because of their Race, Age, Health, Sex and Ethnicity that would be vulnerable to their actions.

The plaintiff believes and avers that she was the victim of a predatory Loan by the defendant for the following reasons:

- 1) Plaintiff income was comprised solely of a Social Security monthly Retirement Benefit of \$2,200⁰⁰ and a modest monthly pension of

100⁰⁰ Home Repairs/Maintenance

160⁰⁰ Medical Expenses/Prescriptions

75⁰⁰ Church, Entertainment, Clothing, Hair Care

80⁰⁰ Gasoline

100⁰⁰ Car Repairs

\$2,405⁰⁰ Other living Expenses

The other living Expenses with the mortgage from Loan Depot, The defendant guaranteed that their loan to the Plaintiff was destined to fail and substantiated it's predatory nature.

In conclusion, the defendant established loan terms that the plaintiff could not meet. The defendant filed a foreclosure action and obtained the foreclosure order on April 11, 2018 without notice to the plaintiff and the plaintiff was served with a notice of sheriff sale to occur on August 6, 2018. Plaintiff filed for Chapter 13 Bankruptcy Protection prior to the sale. Plaintiff because of her incarceration since November 2016 has not been able to receive her Social Security Retirement Benefits and has appealed action. Defendant also entered the plaintiff's residence destroying valuable assets and padlocked the premises. All of the above actions including not responding to a Loan Modification request made thru Advantra by the Plaintiff has caused The Plaintiff pain suffering, embarrassment and an exacerbation of her health issues and therefore the plaintiff is asking

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Certificate Of Service

I certify that a true and correct copy of
the attached complaint has been served upon
loandepot, com LLC by mail thru the United States
Postal Service Certified Mail This 10th day of June
2019 at the following address:

loandepot, com LLC

425 Phillips Blvd

Ewing, New Jersey 08618

Verified as true and accurate under penalty of perjury.

Martha Fenchak Bell, prose

Martha Fenchak Bell

PB0149

SCI Muncy

P.O. Box 180

Muncy, Pa. 17756